

THREE YEARS STRONG

THE FEDNOW[®] SERVICE ACCELERATES FORWARD

Financial institutions are sending, participation is surging and innovation is thriving. Instant payments are here to stay. **Don't wait any longer — be a part of this dynamic, growing network.**

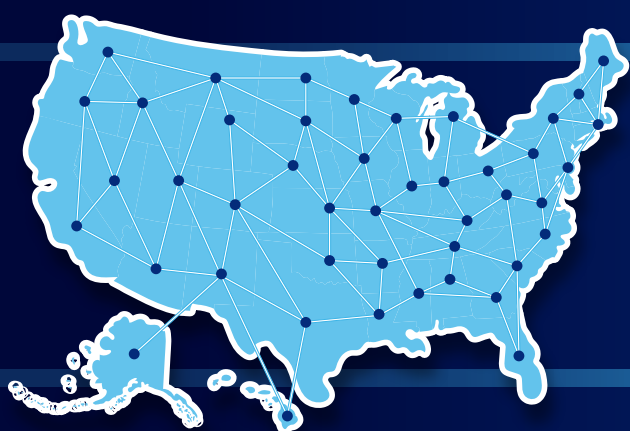


>80% VOLUME GROWTH
QUARTER OVER QUARTER



ACTIVE SENDERS
INCREASED
>> 85%
YEAR OVER YEAR

MOMENTUM THAT'S SHAPING TOMORROW



COAST-TO-COAST CONNECTIONS

The fastest growing instant payment network.

1,800+
participants in all 50 states

NEARLY
50% of participants
EXCLUSIVELY use the
FedNow Service

>50% of all U.S. demand
deposit accounts
reachable

DRIVING INNOVATIVE USE CASES



Earned
wage
access



Insurance
claim
payouts



Real estate
transactions



Emergency relief
disbursements



Auto loans

COMBATING FRAUD TOGETHER

New capabilities give institutions greater confidence and control:



Assess risk up front with the network intelligence API



Get segment-based protection with account activity thresholds



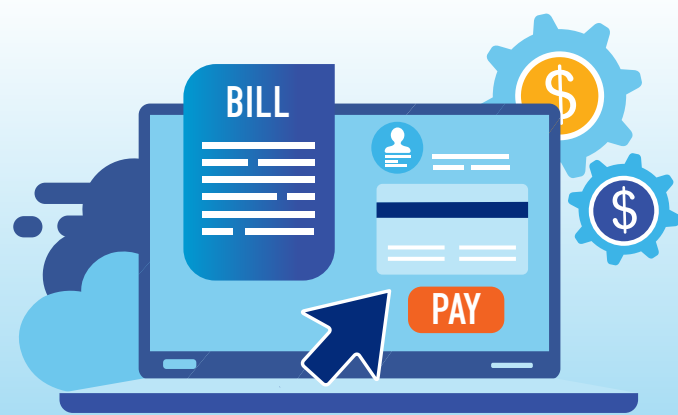
Access better fraud data and defense with FraudClassifierSM and ScamClassifierSM models



Coming soon: Real-time payee name verification



INSTANT PAYMENTS MADE EASY 24/7



ONBOARD IN AS LITTLE AS FIVE DAYS!

Plus, enjoy:

- Modern APIs for seamless integration
- Integrated customer support
- Flexible participation options

INSIGHTS FROM INNOVATORS

"From our first meeting with our onboarding manager to our steady increase in volume, we've had a **100% positive experience**. We're already thinking about how to expand our instant payment capabilities."

– Veronica Gurmendi, Vice President of Finance, AdventHealth Credit Union

"Instant payments have really been a game changer for PNC. These capabilities allow us to collaborate with clients to improve their current businesses practices or enable entirely new business models."

– Sarah Billings, Executive Vice President and Head of Global Payments, PNC Bank

"It was incredibly encouraging to see that the FedNow Service was immediately, organically usable for customers who needed it. ... That natural progression toward deeper engagement is ultimately what led to the utilization of this solution."

– Adam Letson, Vice President of Technology Solutions, Bank Independent

DON'T MISS YOUR MOMENT — ACT NOW!

Visit FedNowExplorer.org to learn more.